



State Senator

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VALDE GARCIA

Serving the 22nd District

Shiawassee-Livingston-southern Ingham counties

GOVERNMENT IN FOCUS: Consumer Alert

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FLU VACCINATIONS

Due to the flu vaccination shortage, certain segments of the population will have a better chance of receiving flu shots than others. Those who are eligible include citizens 65 years of age and older, residents of nursing homes and those with chronic medical conditions.

To learn more about flu vaccination availability in your area, contact your county health department or your health care provider.

Tired of receiving unsolicited faxes?

Michigan's Attorney General, Mike Cox, recently discussed a Supreme Court decision that may help prevent unwanted faxes from being sent to your home or business. A fax blasting company (business that is hired to send numerous faxes at one time) argued that mass faxes should be protected as commercial-free speech under the First Amendment. The Court rejected their argument and upheld the federal law banning unsolicited fax advertising and ordered the company in question to pay a \$5.4 million fine to the U.S. Federal Communication Commission. Michigan law also prohibits this kind of advertising.

What can you do if you are a victim of unsolicited fax advertising?

- Call the company faxing you the information and request to be removed from their list.
- Provide the company written notice of the unsolicited fax.
- File a complaint with the FCC at www.fcc.gov/cgb/complaints.html
- If the company sends you a fax advertisement after you have sent them written notice, you have the right to sue the company for \$500 or actual damages, whichever is greater, along with attorney fees.

No-Fault policy clarified

This summer, the governor approved Public Act 190 of 2004, a law aimed at clarifying consumer's auto repair rights under the Michigan no-fault policy. The new law now requires the Office of Financial and Insurance Services (OFIS) to inform consumers of their rights regarding insurance coverage of automobile repairs, that the insurer is not required to pay more than a reasonable amount for repairs and parts, and the insured will have the ability to report violations of their rights to OFIS through their website or telephone number.



Copies of "Auto Repair rights Under a Michigan No-Fault Policy" can be found by visiting OFIS' website at www.michigan.gov/ofis.

2004 Buyer's Guide to Home and Renter's Insurance is now available.
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